

The offer of the Notes described in these Final Terms is conditional on the Notes being admitted to trading on the main market of the London Stock Exchange plc. The offer of these Notes by the Issuer may be withdrawn without liability to the Issuer or to any of the Managers if the Notes are not admitted to the main market of the London Stock Exchange plc on or about the Issue Date.

**MiFID II product governance / Retail investors, professional investors and ECPs target market** – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties, professional clients and retail clients each as defined in Directive 2014/65/EU (as amended, “*MiFID II*”), each having (1) at least basic knowledge and/or experience with financial products, (2) the ability to bear losses resulting from interest rate changes and no capital loss bearing capacity if held to maturity, (3) a low risk profile, (4) a general capital formation/ asset optimisation as investment objective, and (5) a long term investment horizon; (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Notes to retail clients are appropriate – investment advice, portfolio management, non-advised sales and pure execution services – subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a “*distributor*”) should take into consideration the manufacturers’ target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels, subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable.

**UK MiFIR product governance / Retail investors, professional investors and ECPs target market** – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties as defined in the FCA Handbook Conduct of Business Sourcebook (“*COBS*”), professional clients as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended (the “*EUWA*”) and retail clients (where, for these purposes, a retail client means a client who is not a professional client) each having (1) at least basic knowledge and/or experience with financial products, (2) the ability to bear losses resulting from interest rate changes and no capital loss bearing capacity if held to maturity, (3) a low risk profile, (4) a general capital formation/ asset optimisation as investment objective, and (5) a long term investment horizon; (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Notes to retail clients are appropriate – investment advice, portfolio management, non-advised sales and pure execution services – subject to the distributor’s suitability and appropriateness obligations under COBS, as applicable. Any person subsequently offering, selling or recommending the Notes (a “*UK distributor*”) should take into consideration the manufacturers’ target market assessment; however, a UK distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels, subject to the UK distributor’s suitability and appropriateness obligations under COBS, as applicable.

**Notification under Section 309B of the Securities and Futures Act 2001 of Singapore** – In connection with Section 309B of the Securities and Futures Act 2001 of Singapore, as modified or amended from time to time (the “*SFA*”) and the Securities and Futures (Capital Markets Products) Regulations 2018 of Singapore (the “*CMP Regulations 2018*”), the Issuer has determined, and hereby notifies all relevant persons (as defined in Section 309A(1) of the SFA), that the Notes are prescribed capital markets products (as defined in the CMP Regulations 2018) and are Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Investors should note that there may be restrictions on the secondary sale of the Notes under Section 276 of the SFA.

## **Final Terms**

**Dated 22 September 2026**

### **TOYOTA MOTOR CREDIT CORPORATION**

**Legal Entity Identifier (“LEI”): Z2VZBHUMB7PWWJ63I008**

**Issue of EUR 750,000,000 4.200 per cent. Notes due 24 March 2033  
under the €60,000,000,000**

**Euro Medium Term Note Programme**

**established by**

**Toyota Motor Finance (Netherlands) B.V., Toyota Credit Canada Inc.,  
Toyota Finance Australia Limited and Toyota Motor Credit Corporation**

Any person making or intending to make an offer of the Notes may only do so:

- (i) in those Public Offer Jurisdictions mentioned in Paragraph 9 of Part B below, provided such person is of a kind specified in that paragraph and that such offer is made during the Offer Period specified in that paragraph; or
- (ii) otherwise in circumstances in which in any Member State of the European Economic Area, no obligation arises for the Issuer or any Dealer or Manager to publish a prospectus pursuant to Article 3 of the Prospectus Regulation (as defined below), or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in relation to such offer.

Neither the Issuer nor any Dealer or Manager has authorised, nor do they authorise, the making of any offer of Notes in any other circumstances.

## **PART A – CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes set forth in the Prospectus dated 11 September 2026, including all documents incorporated by reference (the “*Prospectus*”) which constitutes a base prospectus for the purposes of the Prospectus Regulation (as defined below) and the PRM (as defined below). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and the PRM and must be read in conjunction with the Prospectus in order to obtain all the relevant information. A summary of the issue of the Notes is annexed to these Final Terms for the purposes of the Prospectus Regulation only. The Summary does not form part of the Final Terms for the purposes of the PRM. The Prospectus has been published on the website of the London Stock Exchange at <https://www.londonstockexchange.com/news?tab=news-explorer> and the website of Euronext Dublin at <https://live.euronext.com/en/markets/dublin>.

The expression “*Prospectus Regulation*” means Regulation (EU) 2017/1129 (as amended), the expression “*PRM*” means the Prospectus Rules: Admission to Trading on a Regulated Market sourcebook and the expression “*POATRs*” means the Public Offers and Admissions to Trading Regulations 2024.

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|----|------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| 1. | (i)  | Issuer:                   | Toyota Motor Credit Corporation                                                                                               |
|    | (ii) | Credit Support Providers: | Toyota Motor Corporation<br>LEI - 5493006W3QUS5LMH6R84<br>Toyota Financial Services Corporation<br>LEI - 353800WDOBRSAV97BA75 |
| 2. | (i)  | Series Number:            | 655                                                                                                                           |
|    | (ii) | Tranche Number:           | 1                                                                                                                             |
| 3. |      | Specified Currency:       | Euro (“ <i>EUR</i> ”)                                                                                                         |
| 4. |      | Aggregate Nominal Amount: |                                                                                                                               |
|    | (i)  | Series:                   | EUR 750,000,000                                                                                                               |
|    | (ii) | Tranche:                  | EUR 750,000,000                                                                                                               |

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| 5.  | Issue Price:                                                                   | 99.737 per cent. of the Aggregate Nominal Amount                                                             |
| 6.  | (i) Specified Denominations:                                                   | EUR 1,000                                                                                                    |
|     | (ii) Calculation Amount:                                                       | EUR 1,000                                                                                                    |
| 7.  | (i) Trade Date:                                                                | 17 September 2026                                                                                            |
|     | (ii) Issue Date:                                                               | 24 September 2026                                                                                            |
|     | (iii) Interest Commencement Date:                                              | Issue Date                                                                                                   |
| 8.  | Maturity Date:                                                                 | 24 March 2033                                                                                                |
| 9.  | Interest Basis:                                                                | 4.200 per cent. Fixed Rate<br>(See paragraph 16 below)                                                       |
| 10. | Redemption Basis:                                                              | Redemption at par                                                                                            |
| 11. | Change of Interest Basis:                                                      | Not Applicable                                                                                               |
| 12. | Put/Call Options:                                                              | Not Applicable                                                                                               |
| 13. | (i) Status of the Notes:                                                       | Senior                                                                                                       |
|     | (ii) Nature of the Credit Support:                                             | See “ <i>Relationship of TFS and the Issuers with the Parent</i> ” in the Prospectus dated 11 September 2026 |
| 14. | Date Executive Committee of the Board approval for issuance of Notes obtained: | 20 August 2021                                                                                               |
| 15. | Negative Pledge covenant set out in Condition 3:                               | Not Applicable                                                                                               |

#### **PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

- |     |                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16. | <b>Fixed Rate Note Provisions</b> | Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|     | (i) Fixed Rate of Interest:       | 4.200 per cent. per annum payable annually in arrear on each Interest Payment Date from, and including, the Interest Commencement Date to, but excluding, the Maturity Date. The first Fixed Interest Period shall be the period commencing on, and including, the Interest Commencement Date and ending on, but excluding, 24 March 2027 (short first coupon).                                                                                         |
|     | (ii) Interest Payment Date(s):    | 24 March in each year from, and including, 24 March 2027 up to, and including, the Maturity Date, adjusted in accordance with the Following Business Day Convention, with the Additional Business Centre for the definition of “Business Day” being New York, in addition to a day on which the TARGET System is open and London, with no adjustment for period end dates. For the avoidance of doubt, the Fixed Coupon Amount shall remain unadjusted. |
|     | (iii) Fixed Coupon Amount(s):     | EUR 42.00 per Calculation Amount (applicable to the Notes in definitive form) and EUR 31,500,000 per Aggregate Nominal Amount of the Notes (applicable to the Notes in global form), payable annually in arrear on each Interest Payment Date, except for the amount of interest payable on the first Interest Payment Date falling on 24 March 2027.                                                                                                   |
|     | (iv) Broken Amount(s):            | EUR 20.83 per Calculation Amount (applicable to the Notes in definitive form) and EUR 15,620,547.95 per Aggregate Nominal Amount of the Notes (applicable to the Notes in                                                                                                                                                                                                                                                                               |

|     |                                      |                                                                                    |
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|     |                                      | global form), payable on the first Interest Payment Date falling on 24 March 2027. |
|     | (v) Fixed Day Count Fraction:        | Actual/Actual (ICMA)                                                               |
|     | (vi) Determination Date(s):          | 24 March in each year                                                              |
| 17. | <b>Floating Rate Note Provisions</b> | Not Applicable                                                                     |
| 18. | <b>Zero Coupon Note Provisions</b>   | Not Applicable                                                                     |

#### **PROVISIONS RELATING TO REDEMPTION**

|     |                                                                                                                        |                                  |
|-----|------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| 19. | <b>Issuer Call Option</b>                                                                                              | Not Applicable                   |
| 20. | <b>Issuer Maturity Par Call Option</b>                                                                                 | Not Applicable                   |
| 21. | <b>Issuer Make-Whole Call Option</b>                                                                                   | Not Applicable                   |
| 22. | <b>Investor Put Option</b>                                                                                             | Not Applicable                   |
| 23. | <b>Final Redemption Amount</b>                                                                                         | EUR 1,000 per Calculation Amount |
| 24. | <b>Early Redemption Amount</b>                                                                                         |                                  |
|     | Early Redemption Amount payable on redemption for taxation reasons or on event of default or other earlier redemption: | EUR 1,000 per Calculation Amount |

#### **GENERAL PROVISIONS APPLICABLE TO THE NOTES**

|     |                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 25. | Form of Notes:                                                                                                     | Registered Notes                                                                                                                                                                                                                                                                                                                                                                                                               |
|     |                                                                                                                    | The Notes will be represented by a Registered Global Note registered in the name of a nominee for a common safekeeper for Euroclear Bank SA/NV and Clearstream Banking S.A. exchangeable (free of charge) for security printed definitive Notes only upon an Exchange Event (as defined in the Registered Global Note and also set out in the “ <i>Form of the Notes</i> ” section of the Prospectus dated 11 September 2026). |
|     |                                                                                                                    | Notes shall not be physically delivered in Belgium, except to a clearing system, a depository or other institution for the purpose of their immobilisation in accordance with Article 4 of the Belgian Law of 14 December 2005.                                                                                                                                                                                                |
| 26. | New Safekeeping Structure:                                                                                         | Yes                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 27. | Additional Financial Centre(s) or other special provisions relating to Payment Days:                               | New York, in addition to a day on which the TARGET System is open and London                                                                                                                                                                                                                                                                                                                                                   |
| 28. | Talons for future Coupons to be attached to definitive Notes:                                                      | No                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 29. | Reference Currency Equivalent (if different from US dollars as set out in Condition 5(h)):                         | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 30. | Defined terms/Spot Rate (if different from that set out in Condition 5(h)):                                        | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 31. | Calculation Agent responsible for calculating the Spot Rate for the purposes of Condition 5(h) (if not the Agent): | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 32. | RMB Settlement Centre(s) for the purposes of Conditions 5(a) and 5(h):                                             | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                 |

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| 33. | Settlement (if different from that set out in Condition 5(h)): | Not Applicable |
| 34. | Relevant Benchmark:                                            | Not Applicable |

## **RESPONSIBILITY**

The Issuer accepts responsibility for the information contained in these Final Terms. With respect to any information included herein and specified to be sourced from a third party, the Issuer confirms that any such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information available to it from such third party, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of the Issuer:

## **TOYOTA MOTOR CREDIT CORPORATION**

By: ADAM STAM

Name: Adam Stam

Title: General Manager - Treasury

*Duly authorised*

cc: The Bank of New York Mellon, acting through its London branch  
The Bank of New York Mellon SA/NV, Dublin Branch

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

Listing and admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's main market and for listing on the Official List of the UK Financial Conduct Authority with effect from the Issue Date.

### 2. RATINGS

Credit Ratings: The Notes to be issued are expected to be rated: Moody's Investors Service, Inc. ("*Moody's*"): A1

Obligations rated 'A' are judged to be upper-medium grade and are subject to low credit risk. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category.

Source: <https://ratings.moody.com/rmc-documents/53954>

S&P Global Ratings, acting through S&P Global Ratings Japan Inc. ("*Standard & Poor's Japan*"): A+

An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher-rated categories. However, the obligor's capacity to meet its financial commitments on the obligation is still strong. The plus (+) sign shows relative standing within the rating categories.

Source: <https://www.spglobal.com/ratings/en/regulatory/article/-/view/sourceId/504352>

Fitch Ratings, Inc. ("*Fitch*"): A+

Obligations rated 'A' denote expectations of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings. The additional + indicates the relative difference of probability of default or recovery for issues.

Source: <https://www.fitchratings.com/products/rating-definitions>

Moody's, Standard & Poor's Japan and Fitch are not established in the EEA or the UK and have not applied for registration under Regulation (EC) No. 1060/2009 (as amended, the "*CRA Regulation*") or Regulation (EC) No. 1060/2009 as it forms part of UK domestic law by virtue of the EUWA (the "*UK CRA Regulation*"), respectively. However, Moody's Deutschland GmbH has endorsed the ratings of Moody's, S&P Global Ratings Europe Limited has endorsed the ratings of Standard & Poor's Japan, and Fitch Ratings Ireland Limited has endorsed the ratings of Fitch, in accordance with the CRA Regulation and Moody's Investors Service Ltd. has endorsed the ratings of Moody's, S&P Global Ratings UK Limited has endorsed the ratings of Standard & Poor's Japan, and Fitch Ratings Ltd has endorsed the ratings of Fitch,

in accordance with the UK CRA Regulation. Each of Moody's Deutschland GmbH, S&P Global Ratings Europe Limited and Fitch Ratings Ireland Limited is established in the EEA and is registered under the CRA Regulation. Each of Moody's Investors Service Ltd., S&P Global Ratings UK Limited and Fitch Ratings Ltd is established in the UK and is registered under the UK CRA Regulation.

### 3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "*Subscription and Sale*" in the Prospectus dated 11 September 2026 and for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their affiliates may have engaged, and may in the future engage, in the ordinary course of their business activities, in lending, advisory, corporate finance services, investment banking and/or commercial banking transactions with, and may perform the services for, the Issuer and its affiliates and/or for companies involved directly or indirectly in the sector in which the Issuer and/or its affiliates operate.

### 4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

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|-------|---------------------------|------------------------------------------------------------------------------------|
| (i)   | Reasons for the offer:    | As set out in " <i>Use of Proceeds</i> " in the Prospectus dated 11 September 2026 |
| (ii)  | Estimated net proceeds:   | EUR 745,215,000 (following deduction of the Managers' commission)                  |
| (iii) | Estimated total expenses: | EUR 40,000 for filing and administrative expenses                                  |

### 5. Fixed Rate Notes only – YIELD

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| Indication of yield: | 4.251 per cent. per annum<br>Calculated as the yield to maturity on an annual basis on the Issue Date.<br>As set out above, the yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield. |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### 6. Floating Rate Notes only – PERFORMANCE OF RATES

Not Applicable

### 7. OPERATIONAL INFORMATION

- |       |                                                                                                                                |                                                                                                                                                                                                                                                                     |
|-------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i)   | ISIN:                                                                                                                          | XS3511196753                                                                                                                                                                                                                                                        |
| (ii)  | Common Code:                                                                                                                   | 351119675                                                                                                                                                                                                                                                           |
| (iii) | German Security Code:                                                                                                          | A4E1EQ                                                                                                                                                                                                                                                              |
| (iv)  | Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s): | Not Applicable                                                                                                                                                                                                                                                      |
| (v)   | Delivery:                                                                                                                      | Delivery against payment                                                                                                                                                                                                                                            |
| (vi)  | Names and addresses of additional Paying Agent(s) (if any):                                                                    | Not Applicable                                                                                                                                                                                                                                                      |
| (vii) | Intended to be held in a manner which would allow Eurosystem eligibility:                                                      | Yes<br>Note that the designation "yes" means that the Notes are intended upon issue to be deposited with Euroclear Bank SA/NV or Clearstream Banking S.A. (the "ICSDs") as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as |

common safekeeper, and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life as such recognition depends upon satisfaction of the Eurosystem eligibility criteria.

## **8. DISTRIBUTION**

(i) Method of distribution: Syndicated

(ii) If syndicated:

(a) Names and addresses of Managers and underwriting commitments: BNP PARIBAS  
16, boulevard des Italiens  
75009 Paris  
France  
Underwriting Commitment: EUR 135,000,000

Crédit Agricole Corporate and Investment Bank  
12, Place des États-Unis  
CS 70052  
92547 Montrouge CEDEX  
France  
Underwriting Commitment: EUR 135,000,000

Intesa Sanpaolo S.p.A.  
Piazza S. Carlo 156  
10121 Turin  
Italy  
Underwriting Commitment: EUR 135,000,000

Société Générale  
29, boulevard Haussmann  
75009 Paris  
France  
Underwriting Commitment: EUR 135,000,000

UniCredit Bank GmbH  
Arabellastraße 12  
81925 Munich  
Germany  
Underwriting Commitment: EUR 135,000,000

Lloyds Bank Corporate Markets plc  
33 Old Broad Street  
London EC2N 1HZ  
United Kingdom  
Underwriting Commitment: EUR 37,500,000

ICBC Standard Bank Plc  
 20 Gresham Street  
 London EC2V 7JE  
 United Kingdom  
 Underwriting Commitment: EUR 18,750,000

Standard Chartered Bank  
 1 Basinghall Avenue  
 London EC2V 5DD  
 United Kingdom  
 Underwriting Commitment: EUR 18,750,000

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|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| (b)    | Date of Syndicate Purchase Agreement:                                                                                                                                                                                                                                                                                                      | 22 September 2026                               |
| (c)    | Stabilisation Manager(s) (if any):                                                                                                                                                                                                                                                                                                         | Not Applicable                                  |
| (iii)  | If non-syndicated, name and address of Dealer/Purchaser:                                                                                                                                                                                                                                                                                   | Not Applicable                                  |
| (iv)   | Indication of the overall amount of the underwriting commission and of the placing commission:                                                                                                                                                                                                                                             | 0.375 per cent. of the Aggregate Nominal Amount |
| (v)    | U.S. Selling Restrictions:                                                                                                                                                                                                                                                                                                                 | Reg. S, Category 2; TEFRA Not Applicable        |
| (vi)   | Prohibition of Sales to EEA Retail Investors:                                                                                                                                                                                                                                                                                              | Not Applicable                                  |
| (vii)  | Prohibition of Sales to UK Retail Investors:                                                                                                                                                                                                                                                                                               | Not Applicable                                  |
| (viii) | Non-exempt Offer:                                                                                                                                                                                                                                                                                                                          | Applicable – see paragraph 9 below              |
| (ix)   | Financial intermediaries or placers (if any) authorised to use the Prospectus and these Final Terms for Notes to be admitted to trading only on the London Stock Exchange's Main Market where the Issuer is relying on the exemption from the prohibition on offers to the public in paragraph 6(a) of Part 1 of Schedule 1 to the POATRs: | Applicable – see paragraph 9 below              |
| (x)    | Prohibition of Sales to Belgian Consumers:                                                                                                                                                                                                                                                                                                 | Applicable                                      |

## 9. TERMS AND CONDITIONS OF THE PUBLIC OFFER

The Central Bank of Ireland has provided the competent authorities in each of Austria, Germany, Luxembourg, the Netherlands and Norway (together with Ireland, the “*Public Offer Jurisdictions*”) with a certificate of approval attesting that the Prospectus dated 11 September 2026 has been drawn up in accordance with the provisions of the Prospectus Regulation and the Commission Delegated Regulation (EU) 2019/980. Copies of these Final Terms will be provided to the competent authorities in the Public Offer Jurisdictions.

The Issuer has agreed to allow the use of these Final Terms and the Prospectus in each of the Public Offer Jurisdictions by each of the Managers and any financial intermediaries or placers authorised directly or indirectly by the Issuer or any of the Managers (on behalf of the Issuer) involved in the offer which acknowledges on its website (i) that it has been duly appointed as a financial intermediary to offer the Notes during the Offer Period, (ii) that it is relying on the

Issuer's Prospectus and these Final Terms for such Non-exempt Offer with the consent of the Issuer and (iii) the conditions attached to that consent (the "*Placers*") in connection with possible offers of the Notes to the public, other than pursuant to Article 1(4) of the Prospectus Regulation, in the Public Offer Jurisdictions during the Offer Period (as defined below).

Investors intending to acquire or acquiring the Notes from any Authorised Offeror (as defined on page 12 of the Prospectus) should make appropriate enquiries as to whether that Authorised Offeror is acting in association with the Issuer. Whether or not the Authorised Offeror is described as acting in association with the Issuer, the Issuer's only relationship is with the Managers and the Issuer has no relationship with or obligation to, nor shall it have any relationship with or obligation to, an Investor, save as may arise under any applicable law or regulation.

UK investors intending to acquire or acquiring the Notes from any UK Authorised Offeror (as defined on page 13 of the Prospectus) should make appropriate enquiries as to whether that UK Authorised Offeror is acting in association with the Issuer. Whether or not the UK Authorised Offeror is described as acting in association with the Issuer, the Issuer's only relationship is with the Managers and the Issuer has no relationship with or obligation to, nor shall it have any relationship with or obligation to, a UK investor, save as may arise under any applicable law or regulation.

The Issuer is only offering to and selling to the Managers pursuant to and in accordance with the terms of the Syndicate Purchase Agreement. All sales to persons other than the Managers will be made by the Managers or persons to whom they sell, and/or otherwise make arrangements with, including the Placers. The Issuer shall not be liable for any offers and/or sales of Notes to, or purchases of Notes by any investors at any time (including during the Offer Period) (other than in respect of offers and sales to, and purchases of Notes by, the Managers and only then pursuant to the Syndicate Purchase Agreement) which are made by Managers or Placers or any other Authorised Offeror in accordance with the arrangements in place between any such Manager, Placer, other Authorised Offeror and its customers. Any person selling Notes at any time during the Offer Period may not be a financial intermediary of the Issuer; any person selling Notes at any time after the Offer Period is not a financial intermediary of the Issuer.

Each of the Managers has acknowledged and agreed, and any Placer purchasing Notes from a Manager will be notified by that Manager that by accepting such Notes such Placer undertakes that for the purpose of offer(s) of the Notes (i) for the duration of the Offer Period, such Placer will publish on its website (a) that it has been duly appointed as a financial intermediary to offer the Notes during the Offer Period, (b) it is relying on the Prospectus for such offer(s) with the consent of the Issuer and (c) the conditions attached to that consent and (ii) the Issuer has passported the Prospectus into Austria, Germany, Luxembourg, the Netherlands and Norway and will not passport the Prospectus into any other European Economic Area Member State; accordingly, the Notes may only be publicly offered in Public Offer Jurisdictions during the Offer Period or offered to qualified investors (as defined in Article 2 of the Prospectus Regulation) or otherwise in compliance with Article 1(4) of the Prospectus Regulation in any other European Economic Area Member State, pursuant to and in accordance with the Prospectus and these Final Terms (without modification or supplement); and that all offers of Notes by it will be made only in accordance with the selling restrictions set forth in the Prospectus and the provisions of these Final Terms and in compliance with all applicable laws and regulations, provided that no such offer of Notes shall require the Issuer or any Manager to publish a prospectus pursuant to Article 3 of the Prospectus Regulation (or supplement a prospectus pursuant to Article 23 of the Prospectus Regulation) or to take any other action in any jurisdiction other than as described above.

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| (i) Offer Period: | From the date of, and following, publication of these Final Terms being 22 September 2026 to 24 September 2026.                                                                                                                                                                                                       |
| (ii) Offer Price: | The Issuer has offered and will sell the Notes to the Managers (and no one else) at the Issue Price of 99.737 per cent. less a total commission of 0.375 per cent. of the Aggregate Nominal Amount of Notes. Managers and Placers will offer and sell the Notes to their customers in accordance with arrangements in |

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|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                   | place between each such Manager and its customers (including Placers) or each such Placer and its customers by reference to the Issue Price and market conditions prevailing at the time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| (iii) Conditions to which the offer is subject:                                                                                                   | <p>Offers of the Notes are conditional on their issue and are subject to such conditions as are set out in the Syndicate Purchase Agreement. As between Managers and their customers (including Placers) or between Placers and their customers, offers of the Notes are further subject to such conditions as may be agreed between them and/or as is specified in the arrangements in place between them.</p> <p>The offer of the Notes described in these Final Terms is conditional on the Notes being admitted to trading on the main market of the London Stock Exchange plc. The offer of these Notes by the Issuer may be withdrawn without liability to the Issuer or to any of the Managers if the Notes are not admitted to the main market of the London Stock Exchange plc on or about the Issue Date.</p> |
| (iv) Description of the application process:                                                                                                      | A prospective Noteholder will purchase the Notes in accordance with the arrangements in place between the relevant Manager and its customers or the relevant Placer and its customers, relating to the purchase of securities generally. Noteholders (other than Managers) will not enter into any contractual arrangements directly with the Issuer in connection with the offer or purchase of the Notes.                                                                                                                                                                                                                                                                                                                                                                                                             |
| (v) Description of possibility to reduce subscriptions and the manner for refunding amounts paid in excess by applicants:                         | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| (vi) Details of the minimum and/or maximum amount of the application:                                                                             | There are no pre-identified allotment criteria. The Managers and the Placers will adopt allotment and/or application criteria in accordance with customary market practices and applicable laws and regulations and/or as otherwise agreed between them.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| (vii) Method and time limits for paying up and delivering the Notes:                                                                              | The Notes will be purchased by the Managers from the Issuer on a delivery versus payment basis on the Issue Date. Prospective Noteholders will be notified by the relevant Manager or Placer of their allocations of Notes and the settlement arrangements in respect thereof.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| (viii) Manner in and date on which results of the offer are to be made public:                                                                    | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| (ix) Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised: | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| (x) Whether tranche(s) have been reserved for certain countries:                                                                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| (xi) Process for notifying applicants of the amount                                                                                               | Prospective Noteholders will be notified by the relevant Manager or Placer in accordance with the arrangements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

|        |                                                                                                                                  |                                                                                                                                                         |
|--------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
|        | allotted and an indication whether dealing may begin before notification is made:                                                | in place between such Managers or Placers and its customers. Any dealings in the Notes which take place will be at the risk of prospective Noteholders. |
| (xii)  | Amount of any expenses and taxes charged to the subscriber or purchaser:                                                         | Not Applicable                                                                                                                                          |
| (xiii) | Name(s) and address(es), to the extent known to the Issuer, of the Placers in the various countries where the offer takes place: | None known to the Issuer                                                                                                                                |

## SUMMARY

### Section 1 – Introduction and Warnings

#### Introduction

##### The securities

Issue of EUR 750,000,000 4.200 per cent. Notes due 24 March 2033 (the “Notes”) with International Securities Identification Number (“ISIN”) XS3511196753 and German Security Code A4E1EQ.

##### The issuer

The issuer is Toyota Motor Credit Corporation (“TMCC” and the “Issuer”), a California corporation (Corporation Number 1123946) incorporated on 4 October 1982 under the laws of the State of California. The Issuer’s LEI is Z2VZBHUMB7PWWJ63I008. The Issuer’s executive and registered offices are located at 6565 Headquarters Drive, Plano, Texas 75024–5965, United States and its telephone number is +1 469 486 9013.

##### Competent authority and date of approval

The competent authority, which approved the Prospectus on 11 September 2026 (the “Prospectus”), is the Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, Ireland, and its telephone number is + 353 1 2483605.

#### Warnings

**This summary should be read as an introduction to the Prospectus and these Final Terms. Any decision to invest in the Notes should be based on a consideration of the Prospectus as a whole, including any documents incorporated by reference and these Final Terms, by the investor. Where a claim relating to the information contained in the Prospectus and these Final Terms is brought before a court, the plaintiff investor might, under national law, have to bear the costs of translating the Prospectus and these Final Terms before the legal proceedings are initiated. Civil liability attaches only to those persons who have tabled this summary including any translation hereof, but only where this summary is misleading, inaccurate or inconsistent, when read together with the other parts of the Prospectus and these Final Terms, or where it does not provide, when read together with the other parts of the Prospectus and these Final Terms, key information in order to aid investors when considering whether to invest in such Notes.**

### Section 2 – The Issuer

#### Who is the issuer of the securities?

##### Domicile, legal form, LEI, legislation and country of incorporation

The Issuer is a corporation incorporated under the laws of the State of California, United States. The Issuer is domiciled in California, United States and its registered office is located in Plano, Texas, United States. Its LEI number is Z2VZBHUMB7PWWJ63I008.

##### Principal Activities

The Issuer’s principal activity is to provide a variety of finance and payment protection products and services to authorised Toyota and Lexus dealers or dealer groups, private label dealers or dealer groups and, to a lesser extent, other domestic and import franchise dealers and their customers in the United States and Puerto Rico.

##### Major shareholders

All of the outstanding capital stock and voting stock of the Issuer is owned by Toyota Financial Services International Corporation which itself is owned directly by Toyota Financial Services Corporation (“TFS”).

As a result, TFS effectively controls the Issuer and is able to directly control the composition of the Issuer’s Board of Directors and direct the management and policies of the Issuer.

TFS is a wholly-owned holding company subsidiary of Toyota Motor Corporation (“TMC”), the ultimate parent company of the Toyota group.

##### Key managing directors

The Directors and Principal Executive Officers of the Issuer are Alec Hagey, Tellis Bethel, Taku Chikazawa, Anna Sampang, Briana Nelson, Carlos Adrian Gruebler, Hiroyoshi Korosue, Tetsuo Ogawa and Mark S. Templin.

##### Auditors

The Issuer’s auditors are PricewaterhouseCoopers LLP, Dallas, Texas, United States.

#### What is the key financial information regarding the Issuer?

The selected historical key financial information presented below as at 31 March 2026 and for the financial years ended 31 March 2026 and 31 March 2025 has been extracted without material adjustment from TMCC’s audited financial statements prepared in accordance with U.S. generally accepted accounting principles included in TMCC’s Annual Report on Form 10-K for the financial year ended 31 March 2026. The selected historical key financial information as at 30 June 2026 and for the three months ended 30 June 2026 and 30 June 2025 has been extracted without material adjustment from TMCC’s unaudited financial statements included in TMCC’s Quarterly Report on Form 10-Q for the quarter ended 30 June 2026.

| <b>Consolidated income statement</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |         |                            |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------|----------------------------|---------|
| U.S. Dollars in millions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Year Ended 31 March |         | Three Months Ended 30 June |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2026                | 2025    | 2026                       | 2025    |
| Income before income taxes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3,024               | 2,234   | 1,105                      | 1,065   |
| <b>Consolidated balance sheet</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                     |         |                            |         |
| U.S. Dollars in millions (except debt to equity ratio)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | As at 31 March      |         | As at 30 June              |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2026                | 2025    | 2026                       | 2025    |
| Cash and cash equivalents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 7,723               | 10,769  | 6,657                      |         |
| Restricted cash and cash equivalents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,547               | 2,490   | 2,451                      |         |
| Debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 125,200             | 127,745 | 123,499                    |         |
| Debt to equity ratio (Alternative Performance Measure, calculated as follows: total liabilities/total shareholder's equity)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 7.7                 | 8.0     | 7.3                        |         |
| <b>Consolidated cash flow statement</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                     |         |                            |         |
| U.S. Dollars in millions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Year Ended 31 March |         | Three Months Ended 30 June |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2026                | 2025    | 2026                       | 2025    |
| Net cash provided by operating activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 8,096               | 6,303   | 2,152                      | 3,090   |
| Net cash provided by (used in) financing activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (5,038)             | 3,826   | (1,593)                    | (5,229) |
| Net cash used in investing activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | (6,047)             | (7,691) | (1,721)                    | 485     |
| <b>What are the key risks that are specific to the Issuer?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                     |         |                            |         |
| <p>The Issuer has identified in the Prospectus a number of factors which could adversely affect its business, results of operations and financial condition and its ability to make payments due under the Notes. These factors include, among others:</p> <ul style="list-style-type: none"> <li>• changes in general business, economic, geopolitical conditions as well as other market events, including the overall market for retail contracts, wholesale motor vehicle financing, leasing or dealer financing, the new and used vehicle market, changes in the level of sales of Toyota and Lexus vehicles or other vehicles in Toyota's markets, the finance industry's regulatory environment and restrictive exchange or import controls or other disruptive trade policies (including any international trade disputes and changes in import fees and tariffs), disruption of operations as a result of systemic political or economic instability, social unrest, outbreak of war or expansion of hostilities (including the current conflicts in Ukraine and the Middle East), epidemics and other outbreaks, climate-related risks, acts of terrorism, changes in consumer behaviour, and the inability to compete successfully or if competition increases;</li> <li>• a decrease in the level of sales of Toyota and Lexus vehicles will have a negative impact on the level of the Issuer's financing volume;</li> <li>• recalls and other related announcements which could adversely affect sales, including as a result of the actual or perceived quality, safety or reliability of Toyota, Lexus and private label vehicles as the Issuer's business is substantially dependent upon the sale of Toyota and Lexus vehicles;</li> <li>• changes to the senior long-term debt credit ratings of TMC and certain of its affiliates, including the Issuer; and</li> <li>• changes in law or regulation, including accounting standards, adverse changes to tax laws and regulations (including changes to the interpretation of existing laws), failure or interruption of the information systems, security breach or a cyber-attack.</li> </ul> |                     |         |                            |         |

### Section 3 – The Securities

| <b>What are the main features of the securities?</b>                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Type, class and ISIN</u></p> <p>The Notes are EUR 750,000,000 4.200 per cent. Notes due 24 March 2033. ISIN: XS3511196753 and German Security Code A4E1EQ.</p> <p><u>Currency, denomination, nominal amount, number of Notes and term</u></p> <p>The currency and aggregate nominal amount of the Notes is EUR 750,000,000. The Notes have a Specified Denomination of EUR 1,000 each. The Maturity Date of the Notes is 24 March 2033.</p> |

#### Rights attached to the Notes

The Notes bear interest from their date of issue at the fixed rate of 4.200 per cent. per annum. The yield of the Notes is 4.251 per cent. per annum. Interest will be paid annually in arrear on 24 March in each year up to and including the Maturity Date. The first interest payment will be on 24 March 2027.

Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their aggregate nominal amount. The Notes may be redeemed early for tax reasons at 100 per cent. of their aggregate nominal amount.

A trustee has not been appointed to act as trustee for the holders of Notes.

The Bank of New York Mellon, acting through its London branch has been appointed as the issuing agent and principal paying agent.

The Notes are also issued subject to and with the benefit of, an amended and restated note agency agreement made between the Issuer, The Bank of New York Mellon SA/NV, Dublin Branch as registrar and transfer agent and The Bank of New York Mellon, acting through its London branch, as transfer agent and paying agent.

The Issuer shall not be required to make any payment in respect of the Notes with respect to any taxes or other charges imposed by the United States or a political subdivision or taxing authority thereof or therein, unless such Noteholder or Couponholder is a Non-U.S. Holder (as defined in Condition 7(b)). In such event, the Issuer will be required to pay additional amounts to cover the amounts so withheld or deducted, subject to certain limited exceptions.

All payments in respect of the Notes will be made subject to any deduction or withholding required by provisions of Sections 1471 through to 1474 of the U.S. Internal Revenue Code of 1986, as amended, any regulations or other guidance promulgated thereunder or any official interpretations thereof (including under an agreement described under Section 1471(b)), or of any intergovernmental agreement implementing an alternative approach thereto or any implementing law in relation thereto (collectively, “*FATCA*”), and no additional amounts will be paid to cover the amounts so withheld or deducted.

The Terms and Conditions of the Notes contain the following events of default:

- (a) default in payment of any principal or interest due in respect of the Notes, continuing for a specified period of time;
- (b) non-performance or non-observance by the Issuer of any covenant, condition or provision under the Terms and Conditions of the Notes or the Agency Agreement for the benefit of holders of Notes (other than the covenant to pay the principal and interest in respect of the Notes), continuing for a specified period of time; and
- (c) events relating to the winding up, liquidation, bankruptcy, insolvency and creditor arrangements of the Issuer.

The Notes contain no cross default provision.

The Terms and Conditions of the Notes contain provisions for calling meetings of holders of such Notes to consider matters affecting their interests generally. These provisions permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority.

The governing law of the Notes is English law.

#### Status of the Notes (ranking)

The Notes and any relative coupons constitute direct, unconditional, unsubordinated and unsecured obligations of the Issuer and will rank *pari passu* and rateably without any preference among themselves and (save for certain obligations required to be preferred by law) equally with all other unsecured and unsubordinated obligations of the Issuer from time to time outstanding.

#### Transferability

There are no restrictions on the transferability of the Notes save that there are certain customary restrictions on offers, sales and deliveries of Notes and on the distribution of offering material in the United States, the European Economic Area, Belgium, Ireland, Italy, the Netherlands, Spain, United Kingdom, Japan, Canada, Australia, New Zealand, Hong Kong, the People’s Republic of China (“*PRC*” (which for the purposes of Notes issued under the Programme, excludes the Hong Kong Special Administrative Region of the People’s Republic of China, the Macau Special Administrative Region of the People’s Republic of China and Taiwan)), Singapore and Switzerland.

#### **Where will the securities be traded?**

The Notes will be admitted to trading on the London Stock Exchange’s main market (the “*Main Market*”) and admitted to the Official List of the Financial Conduct Authority.

#### **Is there a guarantee attached to the securities?**

#### Description of the nature and scope of the credit support agreement

The Notes have the benefit of certain Credit Support Agreements governed by Japanese law, one between TMC and TFS dated 14 July 2000 as supplemented by a Supplemental Credit Support Agreement dated 14 July 2000 and a Supplemental Credit Support Agreement No. 2 dated 2 October 2000 (collectively, the “*TMC Credit Support Agreement*”) and between TFS and the Issuer dated 1 October 2000 (the “*Credit Support Agreement*” and, together with the TMC Credit Support Agreement, the “*Credit Support Agreements*”). The Credit Support Agreements do not constitute a direct or indirect guarantee by TMC or TFS of the Notes. TMC’s

obligations under its Credit Support Agreement and the obligations of TFS under its Credit Support Agreements, rank pari passu with its direct, unconditional, unsubordinated and unsecured debt obligations.

Under the TMC Credit Support Agreement, TMC agrees that it will make available to TFS funds sufficient to make its payment obligations on securities issued by it (including securities issued by subsidiaries or affiliates of TFS such as the Issuer in respect of which TFS has credit support obligations) and agrees to ensure that TFS always has at least JPY 10,000,000 in consolidated tangible net worth so long as TFS has credit support obligations outstanding.

TFS agrees in its Credit Support Agreement with the Issuer to make available to the Issuer funds sufficient to make its payment obligations on securities issued by it and agrees to ensure that the Issuer always has at least U.S.\$100,000 in consolidated tangible net worth, so long as the Issuer has securities outstanding.

Tangible net worth means the aggregate amount of issued capital, capital surplus and retained earnings less any intangible assets.

#### Description of the credit support providers

TFS is the credit support provider to the Issuer. TFS is a limited liability, joint-stock company incorporated under the Commercial Code of Japan on 7 July 2000. TFS continues to exist under the Companies Act of Japan and its LEI is 353800WDOBRSAV97BA75. TFS's principal executive offices are located in Nagoya Lucent Tower, 6-1, Ushijima-cho, Nishi-ku, Nagoya City, Aichi Prefecture 451-6015, Japan with telephone number +81-52-217-2300.

TMC is the credit support provider to TFS. TMC is a limited liability, joint-stock company incorporated under the Commercial Code of Japan on 28 August 1937. TMC continues to exist under the Companies Act of Japan and its LEI is 5493006W3QUS5LMH6R84. TMC's principal executive offices are located at 1, Toyota-cho, Toyota City, Aichi Prefecture 471-8571, Japan with telephone number +81-565-28-2121.

#### Key financial information regarding Toyota Motor Corporation

The selected historical key financial information presented below as at 31 March 2026 and for the financial years ended 31 March 2026 and 31 March 2025 has been extracted without material adjustment from TMC's audited consolidated financial statements prepared in accordance with International Financial Reporting Standards ("IFRS") included in TMC's Annual Report on Form 20-F for the financial year ended 31 March 2026. The selected historical key financial information as at 30 June 2026 and for the three months ended 30 June 2026 and 30 June 2025 has been extracted without material adjustment from TMC's Unaudited Consolidated Financial Statements for the three months ended 30 June 2026 prepared in accordance with IFRS.

#### ***Consolidated income statement***

| Yen in millions  | Year Ended 31 March |           | Three Months Ended 30 June |           |
|------------------|---------------------|-----------|----------------------------|-----------|
|                  | 2026                | 2025      | 2026                       | 2025      |
| Operating income | 3,766,216           | 4,795,586 | 1,063,473                  | 1,166,141 |

#### ***Consolidated balance sheet***

|                                                                                                                             | As at 31 March |            | As at 30 June |
|-----------------------------------------------------------------------------------------------------------------------------|----------------|------------|---------------|
| Yen in millions (except ratios)                                                                                             | 2026           | 2025       | 2026          |
| Long-term debt                                                                                                              | 25,624,365     | 22,963,363 | 26,084,517    |
| Short-term and current portion of long-term debt                                                                            | 17,581,104     | 15,829,516 | 17,868,651    |
| Cash and cash equivalents                                                                                                   | 12,659,622     | 8,982,404  | 10,343,085    |
| Current ratio (Alternative Performance Measure, calculated as follows: current assets/current liabilities)                  | 1.27           | 1.26       | 1.17          |
| Debt to equity ratio (Alternative Performance Measure, calculated as follows: total liabilities/total shareholders' equity) | 1.57           | 1.54       | 1.68          |
| Interest cover ratio (Alternative Performance Measure, calculated as follows: operating income/interest expense)            | 2.22           | 2.90       | -             |

#### ***Consolidated cash flow statement***

| Yen in millions                                     | Year Ended 31 March |             | Three Months Ended 30 June |             |
|-----------------------------------------------------|---------------------|-------------|----------------------------|-------------|
|                                                     | 2026                | 2025        | 2026                       | 2025        |
| Net cash provided by operating activities           | 5,472,920           | 3,696,934   | 536,551                    | 1,876,481   |
| Net cash provided by (used in) financing activities | (536,659)           | 197,236     | (4,339,099)                | (803,284)   |
| Net cash used in investing activities               | (1,520,307)         | (4,189,736) | 1,427,456                  | (1,802,002) |

Material risk factors pertaining to the credit support providers contained in the Prospectus

**TFS:**

- TFS is a holding company and is completely dependent on the performance of its financial services subsidiaries (including the Issuer) and affiliates. As a holding company, TFS does not engage in, or conduct, any operating business itself. Its principal assets are the shares in its 90 consolidated subsidiaries and nine affiliates. Consequently, TFS is dependent on the economic, financial and operating results of its financial services subsidiaries and affiliates and is therefore indirectly exposed to the same risks as those faced by its financial services subsidiaries and affiliates, including the Issuer. Any deterioration in the business, financial condition or results of operations of the financial services subsidiaries and affiliates of TFS or their ability or willingness to pay dividends to TFS would also materially adversely affect the financial condition or results of operations of TFS.

TMC has identified in the Prospectus a number of factors which could adversely affect Toyota's financial condition, results of operations, cash flows and prospects. These factors include, among others:

- The worldwide automotive market is highly competitive. Toyota faces intense competition from automotive manufacturers in the markets in which it operates. In recent years, competition in the automotive industry has further intensified amidst difficult overall market conditions. In addition, competition is likely to further intensify as technological advances in areas such as Connected, Autonomous / Automated, Shared, and Electric technologies progress in the worldwide automotive industry, possibly resulting in industry reorganisations. Factors affecting competition include product quality and features, safety, reliability, fuel economy, the amount of time required for innovation and development, pricing, customer service, financing terms and tax credits or other government policies in various countries. Increased competition may lead to lower vehicle unit sales, which may result in further downward price pressure. Toyota's ability to adequately respond to the recent rapid changes in the automotive market, particularly shifts in consumer preferences to electrified vehicles, and to maintain its competitiveness will be fundamental to its future success in existing and new markets and to maintain its market share. There can be no assurances that Toyota will be able to compete successfully in the future.
- Each of the markets in which Toyota competes has been subject to considerable volatility in demand. Demand for vehicles depends to a large extent on economic, social and political conditions in a given market and the introduction of new vehicles and technologies. As Toyota's revenues are derived from sales in markets worldwide, economic conditions in such markets are particularly important to Toyota. Toyota's future success depends on its ability to offer new, innovative and competitively priced products that meet customer demand on a timely basis. Toyota relies on suppliers for the provision of certain supplies including parts, components and raw materials. A loss of any single or limited source supplier, or inability to obtain supplies from suppliers in a timely and cost-effective manner, could lead to increased costs or delays or suspensions in Toyota's production and deliveries. High prices of raw materials and strong pressure on Toyota's suppliers has and could continue to negatively impact Toyota's profitability. Toyota's operations and vehicles rely on various digital and information technologies, as well as information security, which are subject to frequent attack and similar attacks on Toyota's suppliers and business partners have had, and may in the future have, a negative impact on Toyota's financial condition, results of operations, cash flows and prospects.
- Toyota is sensitive to fluctuations in foreign currency exchange rates and is principally exposed to fluctuations in the value of the Japanese yen, the U.S. dollar and the euro and, to a lesser extent, the Australian dollar, the Canadian dollar and the British pound. Toyota's consolidated financial statements, which are presented in Japanese yen, are affected by foreign currency exchange fluctuations through translation risk, and changes in foreign currency exchange rates may also affect the price of products sold and materials purchased by Toyota in foreign currencies through transaction risk. In particular, strengthening of the Japanese yen against the U.S. dollar can have an adverse effect on Toyota's operating results.
- The worldwide automotive industry is subject to various laws, regulations and governmental actions, for example, related to vehicle safety and environmental matters such as emission levels, fuel economy, noise and pollution. In particular, automotive manufacturers such as Toyota are required to implement safety measures such as recalls for vehicles that do not or may not comply with the safety standards prescribed in laws and regulations. In addition, Toyota may, in order to reassure its customers of the safety of Toyota's vehicles, decide to voluntarily implement sales suspensions, recalls or other safety measures even if the vehicle complies with the safety standards of relevant laws and regulations. If Toyota launches products that result in safety measures such as recalls (including where parts related to recalls or other measures were procured by Toyota from a third party), Toyota may incur various costs including significant costs for free repairs. Similarly, many governments also impose tariffs and other trade barriers, taxes and levies, or enact price or exchange controls. Furthermore, Toyota's efforts to mitigate the impact of such tariffs or trade-related actions may themselves require Toyota to incur costs and dedicate management attention.

**What are the key risks that are specific to the securities?**

There are also risks associated with the Notes that the Issuer has identified in the Prospectus, including a range of risks relating to the structure of the Notes, market risks and risks relating to Notes generally including that:

- any credit rating assigned to Notes may not adequately reflect all the risks associated with an investment in the Notes;
- Registered Global Notes held under the new safekeeping structure may not satisfy Eurosystem eligibility criteria;
- the Terms and Conditions of the Notes contain provisions which may permit their modification without the consent of all investors in certain circumstances;
- investors are exposed to the risk of changes in law or regulation affecting the value of their Notes;

- the value of an investor's investment may be adversely affected by exchange rate movements where the Notes are not denominated in the investor's home currency; and
- there may be no or only a limited secondary market for the Notes.

#### Section 4 – Offer of securities to the public and/or admission to trading on a regulated market

##### Under which conditions and timetable can I invest in this security?

###### General terms, conditions and expected timetable of the offer, and the plan for distribution

The Issue Price of the Notes is 99.737 per cent. of their aggregate nominal amount.

The Notes may be offered to the public in Austria, Germany, Ireland, Luxembourg, the Netherlands and Norway.

Offer Period:

From the date of, and following, publication of these Final Terms being 22 September 2026 to 24 September 2026.

Offer Price:

The Issuer has offered and will sell the Notes to the Managers (as defined below) (and no one else) at the Issue Price of 99.737 per cent. less a total commission of 0.375 per cent. of the aggregate nominal amount of the Notes. Managers and Placers (as defined below) will offer and sell the Notes to their customers in accordance with arrangements in place between each such Manager and its customers (including Placers) or each such Placer and its customers by reference to the Issue Price and market conditions prevailing at the time.

Conditions to which the offer is subject:

Offers of the Notes are conditional on their issue and are subject to such conditions as are set out in the Syndicate Purchase Agreement dated 22 September 2026 between the Issuer and the Managers (the “SPA”). As between Managers and their customers (including Placers) or between Placers and their customers, offers of the Notes are further subject to such conditions as may be agreed between them and/or as is specified in the arrangements in place between them.

Description of the application process:

A prospective Noteholder will purchase the Notes in accordance with the arrangements in place between the relevant Manager and its customers or the relevant Placer and its customers, relating to the purchase of securities generally. Noteholders (other than Managers) will not enter into any contractual arrangements directly with the Issuer in connection with the offer or purchase of the Notes.

Description of possibility to reduce subscriptions and the manner for refunding amounts paid in excess by applicants:

Not Applicable

Details of the minimum and/or maximum amount of the application:

There are no pre-identified allotment criteria. The Managers and the Placers will adopt allotment and/or application criteria in accordance with customary market practices and applicable laws and regulations and/or as otherwise agreed between them.

Method and time limits for paying up and delivering the Notes:

The Notes will be purchased by the Managers from the Issuer on a delivery versus payment basis on the Issue Date. Prospective Noteholders will be notified by the relevant Manager or Placer of their allocations of Notes and the settlement arrangements in respect thereof.

Manner in and date on which results of the offer are to be made public:

Not Applicable

Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:

Not Applicable

Whether tranche(s) have been reserved for certain countries:

Not Applicable

Process for notifying applicants of the amount allotted and an indication whether dealing may begin before notification is made:

Prospective Noteholders will be notified by the relevant Manager or Placer in accordance with the arrangements in place between such Managers or Placers and its customers. Any dealings in the Notes which take place will be at the risk of prospective Noteholders.

Amount of any expenses and taxes charged to the subscriber or purchaser:

Not Applicable

Name(s) and address(es), to the extent known to the Issuer, of the Placers in the various countries where the offer takes place:

None known to the Issuer

#### Details of the admission to trading on a regulated market

The Notes will be admitted to trading on the Main Market and admitted to the Official List of the Financial Conduct Authority.

#### Estimate of the total expenses of the issue and/or offer, including estimated expenses charged to the investor by the Issuer or the offeror

The Issuer will not charge any expenses to the investor.

#### **Who is the offeror?**

The only offerors authorised to use the Issuer's Prospectus to make an offer to the public of the Notes where there is no exemption from the obligation under the Prospectus Regulation, to publish a prospectus (a "*Non-Exempt Offer*") during the Offer Period are BNP PARIBAS, Crédit Agricole Corporate and Investment Bank, Intesa Sanpaolo S.p.A., Société Générale, UniCredit Bank GmbH, Lloyds Bank Corporate Markets plc, ICBC Standard Bank Plc and Standard Chartered Bank (the "*Managers*", and each an "*Authorised Offeror*"), and any financial intermediary which is authorised to make such offers under the Markets in Financial Instruments Directive 2014/65/EU, and which has been authorised directly or indirectly by the Issuer or any of the Managers (on behalf of the Issuer) to make such offers, provided that such financial intermediary states on its website (I) that it has been duly appointed as a financial intermediary to offer the Notes during the Offer Period, (II) it is relying on the Issuer's Prospectus for such Non-exempt Offer with the consent of the Issuer and (III) the conditions attached to that consent (the "*Placers*", and each an "*Authorised Offeror*").

**AN INVESTOR INTENDING TO ACQUIRE OR ACQUIRING ANY NOTES IN A NON-EXEMPT OFFER FROM AN AUTHORISED OFFEROR WILL DO SO, AND OFFERS AND SALES OF SUCH NOTES TO AN INVESTOR BY SUCH AUTHORISED OFFEROR WILL BE MADE, IN ACCORDANCE WITH ANY TERMS AND OTHER ARRANGEMENTS IN PLACE BETWEEN SUCH AUTHORISED OFFEROR AND SUCH INVESTOR, INCLUDING IN RELATION TO PRICE, ALLOCATIONS, EXPENSES AND SETTLEMENT ARRANGEMENTS. THE ISSUER WILL NOT BE A PARTY TO ANY SUCH TERMS AND OTHER ARRANGEMENTS WITH SUCH INVESTORS IN CONNECTION WITH THE NON-EXEMPT OFFER OR SALE OF THE NOTES CONCERNED AND, ACCORDINGLY, THE ISSUER'S PROSPECTUS AND THESE FINAL TERMS WILL NOT CONTAIN SUCH INFORMATION. THE INVESTOR MUST LOOK TO THE RELEVANT AUTHORISED OFFEROR AT THE TIME OF SUCH OFFER FOR THE PROVISION OF SUCH INFORMATION AND THE RELEVANT AUTHORISED OFFEROR WILL BE RESPONSIBLE FOR SUCH INFORMATION. NEITHER THE ISSUER NOR ANY MANAGER OR DEALER (EXCEPT WHERE SUCH MANAGER OR DEALER IS THE RELEVANT AUTHORISED OFFEROR) HAS ANY RESPONSIBILITY OR LIABILITY TO AN INVESTOR IN RESPECT OF SUCH INFORMATION.**

#### **Why is the Prospectus and these Final Terms being produced?**

The Prospectus and these Final Terms have been prepared for the purposes of making a Non-exempt offer of the Notes during the Offer Period. The Prospectus and these Final Terms have been approved for the purposes of trading the Notes on the Main Market and admission to the Official List of the Financial Conduct Authority.

#### Reasons for the offer or for the admission to trading on a regulated market and use and estimated net proceeds

The estimated net proceeds of EUR 745,215,000 from the issue of the Notes will be applied by the Issuer for its general corporate purposes, which include making a profit.

#### Syndicate Purchase Agreement

Subject to such conditions as are set out in the SPA, the Managers have agreed to purchase the aggregate nominal amount of the Notes.

#### Material conflicts of interest pertaining to the offer or the admission to trading

Purchasers may be paid fees in relation to the issue of the Notes under the Programme. The Managers will be paid aggregate commissions equal to 0.375 per cent. of the aggregate nominal amount of the Notes. Any Manager and its affiliates may have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.